

RECEIVED
December 28, 2006

Mr. & Mrs. C.H. Kinsey
420 County Rd 250
Headland, Al 36345

United States District Court
PO Box 711
Montgomery, Al.

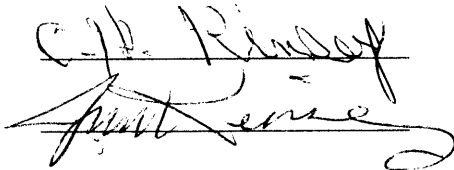
Janie L. Kinsey and C.H. Kinsey (plaintiff)
Vs.
C. Lance Gouge and Citifinancial (defendants)

Civil Action No. 2:05-CV-636-WKW

I Janie Kinsey and C.H. Kinsey come now to object to the dismissal of the subject matter jurisdiction. In my complaint I specifically stated that CitiFinancial have violated the Equal Credit Opportunity Act under Regulation B. I also explained in my complaint that we took out a loan with CitiFinancial. Due to the insurance portion, CitiFinancial have violated Reg. B under ECOA (12CFR 202 7d. 1.), by taking our application for a loan and charging us double for credit life, disability, and involuntary unemployment insurance. This constituted a violation.

They have violated Regulation B under ECOA, and I am expecting the courts to grant me my relief for their wrongful acts and omission that were performed by the defendants. This subject is in the United States District Court jurisdiction and CitiFinancial have admitted that we were being over charged for the loan. Enclosed you will find a copy of CitiFinancial's statement. This statement will explain to the courts how I was doubled charged for a loan.

Respectfully,



Mr. & Mrs. C.H.Kinsey

Enclosure

Janie and C. H. Kinsey
420 County Rd 250 Headland, Al. 36345

Certificate of Service

I hereby certify on December 29, 2006 clerk of court and served defendants first class,
United States postage prepaid.

Burr and Foreman, LLP
3100 Wachovia Tower
420 North 20th Street
Birmingham, Al. 35203